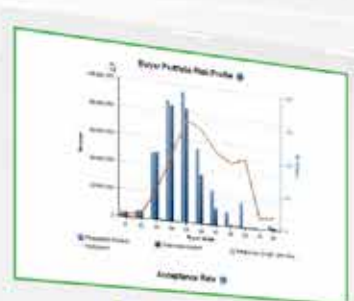
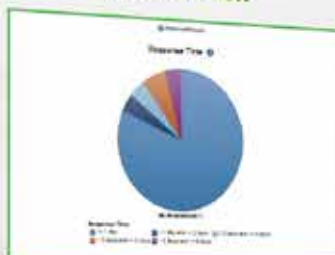


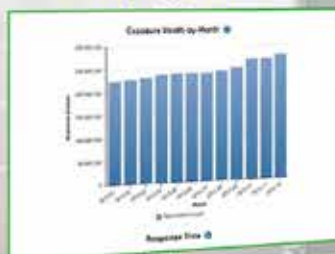
EH SmartView



Monitor risk



Identify opportunities



In-depth reporting

EH SmartView User Guide


Turn on the intelligence >

www.eulerhermes.ca/en/smartview



EULER HERMES

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Getting started with EH SmartView

EH SmartView is Euler Hermes' secure online risk monitoring tool that gives you direct access to our exclusive market knowledge on your customer portfolio through a wide range of risk-based reports.

It is designed to benefit key personnel in financial, credit or risk management who need to monitor their accounts receivable risks from a central perspective. You can review client risk and capture growth opportunities with comprehensive management reports for informed decision-making.

With one seamless interface and data refreshed daily, risk monitoring has never been easier.

With EH SmartView, you can:

Improve the understanding of your buyer portfolio for better management

- Access exclusive EH market knowledge by **viewing the grade** for every named buyer
- Identify any changes in the **credit worthiness** of your buyers
- Monitor your **consolidated exposure** on a buyer group
- Determine your **buyer and country risk profiles**
- Analyze the **acceptance rate** of your different EH policies by grade, trade sector or policy
- Identify any **change in a country covered** under your different policies

Enhance your policy overview

- Follow the **evolution** of your monthly exposures
- Review your **Top Exposures** (20 maximum)
- Monitor our **response times** to your credit limit requests
- Track your **pending credit limit** requests

Customize your risk monitoring

- Customize your **risk management reports** with .xls and .pdf exports
- Filter by **month, currency, policy, trade sector or by grade**
- Discover the **"drill-down"** capabilities for a deeper and more detailed approach
- Organize your different EH policies in your **Policy Groups**
- Modify **user access** to your different EH policies

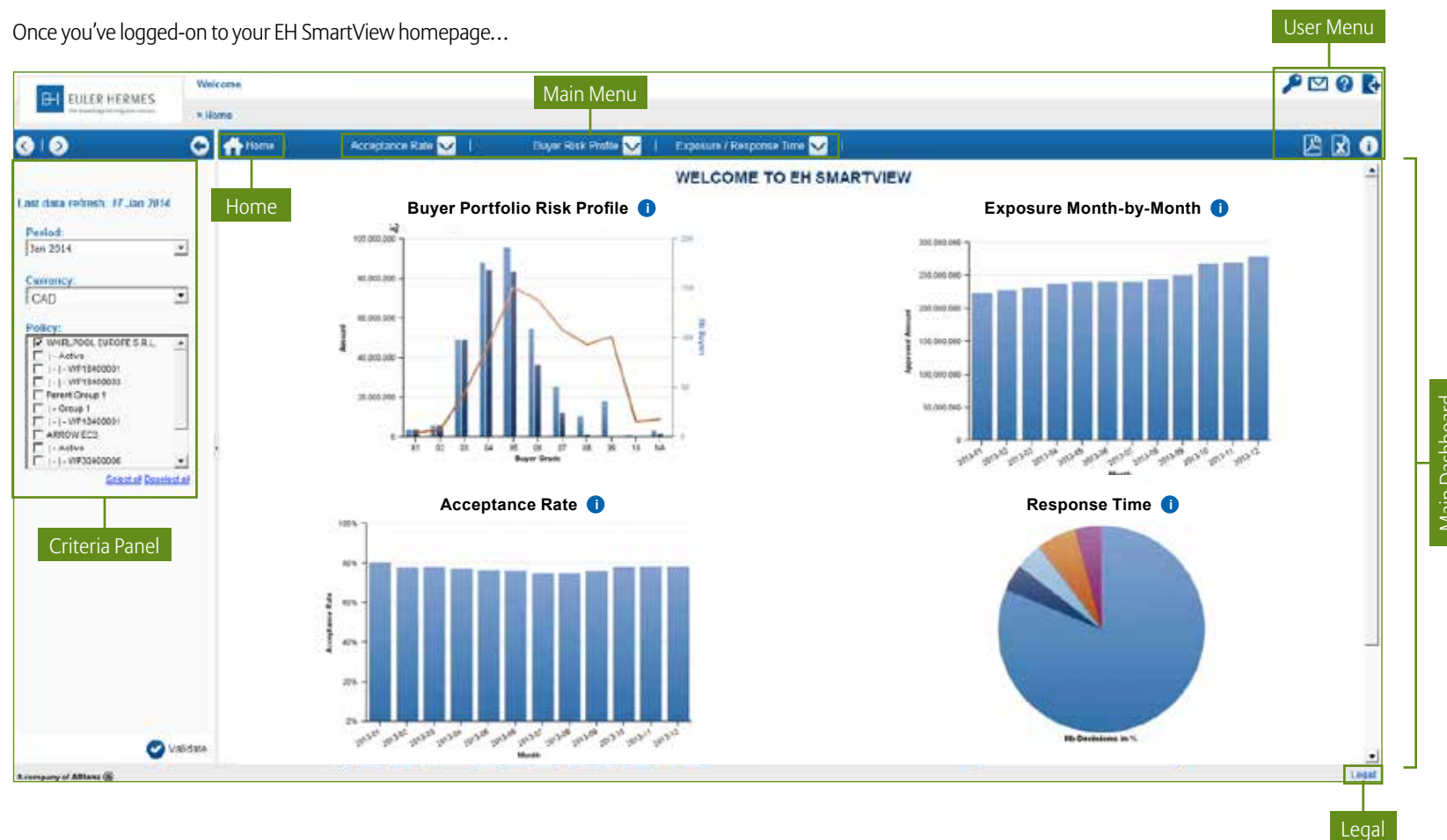
Access to EH SmartView

EH SmartView is designed for Internet Explorer versions 7 and above, Mozilla Firefox and Google Chrome. Before launching the tool, please make sure that you disable your browser's pop-up blocker.

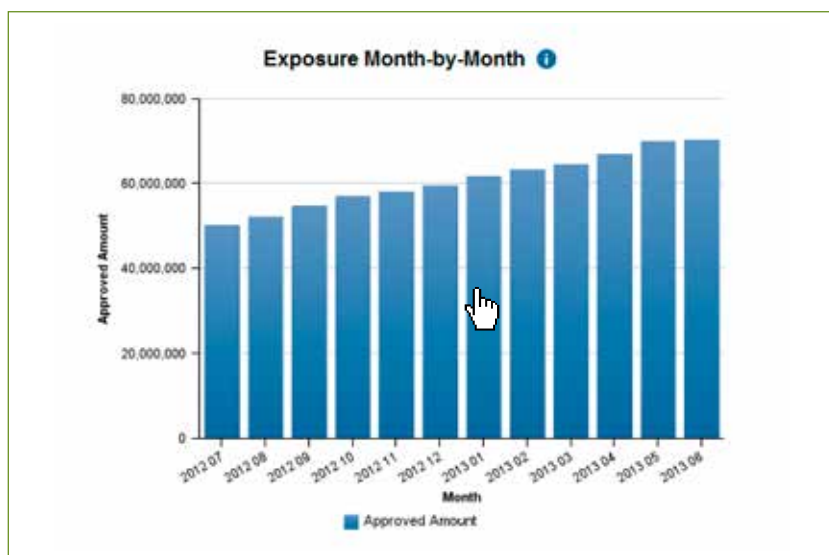
Your secure EOLIS account allows you to access EH SmartView from any computer with an internet connection and a standard browser. From your EOLIS desktop, under the 'Useful links' tab, click on the EH SmartView link.

EH SmartView dashboard: your access to easy risk monitoring

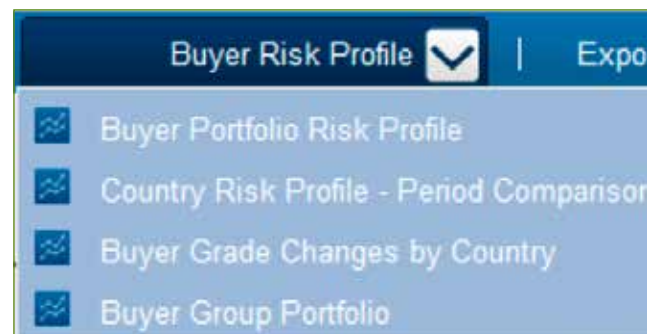
Once you've logged-on to your EH SmartView homepage...



You can access the detail of any one of these main reports simply by clicking on the charts or diagram in the main dashboard.



To access any other report, simply choose the report from the main menu:



Refine your risk monitoring with the criteria panel selection field

This section allows you to filter your reports to address your specific risk monitoring needs.

The screenshot shows the EH SmartView criteria panel with the following sections and annotations:

- Navigation:** A blue bar at the top with left and right arrows and a refresh icon. Annotation: "You can hide this section to focus on your reports. Simply click on the upper-right side arrow".
- Last data refresh:** 17 Jan 2014.
- Period:** A dropdown menu set to "Jan 2014". Annotation: "The desired month".
- Currency:** A dropdown menu set to "CAD". Annotation: "The currency best suited to the analysis of your export trade receivables".
- Policy:** A list of checkboxes:
 - ☐ All
 - ☒ My Company Name
 - ☐ I - Active
 - ☐ I - I - 0000000001
 - ☐ I - Terminated
 - ☐ I - I - 0000000002
 - ☐ I - I - 0000000003
 Annotation: "The specific policy or policies on which to focus your reports".
- Display:** A list of checkboxes:
 - ☒ Table
 - ☒ Chart
 Annotation: "The type of display you wish to see".
- Buttons:** A "Deselect all" link and a "Validate" button with a checkmark icon. A mouse cursor is shown clicking the "Validate" button.

Once your filters are in place, click on "Validate" to access customized reports. In these reports, you can get the 24 month history of your credit limit activity under your Euler Hermes policy.

Get deeper insight into your risk management with EH SmartView's drill-down capabilities

Some reports allow you to "drill-down" into greater detail, by grade, trade sector or country, simply by clicking on the hyperlinks present in the report.

Buyer Portfolio Risk Profile

Compared with previous period

Buyer grade	No Buyers	Requested Amount	Approved Amount	Approved Amount %	Acceptance Rate	Temporary Credit Limit Amount
01	10	9,820,000	9,820,000	100.00%	100.00%	0
02	12	4,306,962	4,157,362	96.53%	98.50%	0
03	35	20,879,493	27,489,493	132.12%	95.23%	0
04	123	36,944,240	31,363,030	84.92%	84.05%	0
05	184	56,133,202	45,918,326	81.82%	80.71%	0
06	179	86,548,402	59,872,341	69.13%	70.52%	0
07	78	26,576,858	16,471,454	61.98%	61.57%	75,000
08	54	4,458,139	3,726,734	83.61%	83.52%	0
09	9	2,196,902	1,241,962	56.54%	56.53%	0
10	25	3,570,000	2,822,500	78.78%	81.81%	0
Totals	56	18,045,310	9,992,370	55.38%	61.32%	0
Total	745	273,084,925	220,863,768	80.90%	79.51%	75,000

Here, in your Buyer Portfolio Risk Profile, click on any grade to gain access to the detailed report of the underlying credit limits.

Buyer Portfolio Risk Profile - Grade Detail

Policy	Grade	Buyer Name	Country	Requested Amount	Approved Amount	Acceptance Rate	Temporary Credit Limit Amount
01	01	My Buyer Name 0101	France	9,820,000	9,820,000	100.00%	0
02	02	My Buyer Name 0202	France	4,306,962	4,157,362	96.53%	0
03	03	My Buyer Name 0303	France	20,879,493	27,489,493	132.12%	0
04	04	My Buyer Name 0404	France	36,944,240	31,363,030	84.92%	0
05	05	My Buyer Name 0505	France	56,133,202	45,918,326	81.82%	0
06	06	My Buyer Name 0606	France	86,548,402	59,872,341	69.13%	0
07	07	My Buyer Name 0707	France	26,576,858	16,471,454	61.98%	75,000
08	08	My Buyer Name 0808	France	4,458,139	3,726,734	83.61%	0
09	09	My Buyer Name 0909	France	2,196,902	1,241,962	56.54%	0
10	10	My Buyer Name 1010	France	3,570,000	2,822,500	78.78%	0

Export any EH SmartView reports for a customizable experience

All reports and charts may be downloaded in PDF and Excel format – a useful tool to complete and customize any credit or risk management report. To do so, simply click on the corresponding icon to download the report onscreen:



Manage smart user access

Each EH SmartView customer gets an administrative user access that allows you to easily provide appropriate access to SmartView for different users within your organization through an **administration module** in your user menu (note: additional user licenses incur a fee):



Helping you every step of the way

Information icons appear next to every key performance indicator...



... as well as on the user menu...



... in order to give you a full and precise definition of what you are viewing.

To gain access to the detailed user guide, click on the “?” icon on the top right of your screen, next to the administration module icon:



Log out

To log-out, simply click on the exit sign icon in the user menu:



Help

For any questions about the tool and its use, please contact our Advisory and Solutions Department at 888-269-5653.

Gaining a better understanding of EH SmartView

EH SmartView reports provide a complete overview of your customer risk profile. To gain a deeper understanding on your buyer portfolio and gain access to Euler Hermes' unique market knowledge, you can **"drill-down"** into different reports.

1. An example of the different drill-down options

Let's take a closer look at the Buyer Portfolio Risk Profile.

You will see several hyperlinks that lead you to different drill-down reports for more detail. These enable you to gain a deeper understanding of your Buyer Portfolio Risk Profile:

Period comparison

Buyer Portfolio Risk Profile
Comparison with previous period

Buyer Grade	# of Buyers	Requested Amount	Requested Amount %	Approved Amount	Approved Amount %	Acceptance Rate	Temporary Credit Limit Amount
01	4	2,537,000	1.05%	2,537,000	1.36%	100.00%	0
02	7	3,913,000	1.61%	3,913,000	2.09%	100.00%	0
03	47	32,929,400	13.57%	32,929,400	17.61%	100.00%	0
04	95	58,957,301	24.29%	56,377,301	30.15%	95.62%	0
05	186	66,807,060	26.99%	66,859,760	36.41%	86.80%	0
06	142	37,358,422	15.39%	24,278,252	12.98%	64.99%	0
07	106	16,650,660	6.86%	7,829,640	4.19%	47.02%	0
08	98	10,112,804	4.17%	636,780	0.45%	6.27%	0
09	101	12,053,803	4.97%	124,780	0.07%	1.03%	0
10	15	534,060	0.22%	13,760	0.01%	2.58%	0
04	19	2,145,700	0.88%	1,205,200	0.63%	59.92%	0
Total	788	242,899,018	100.00%	186,985,092	100.00%	77.04%	0

Buyer grade

Total requested amount

Total approved amount

Temporary credit limit amount

Each detailed report gives you a slightly different perspective on your customer risk, as you can see in the following examples.

By Buyer Grade

You may click on the total, which will list your buyers by grade, or choose a specific buyer grade, which will give all of your buyers under that particular grade. If you click on buyer grade 2, you will see the details of your buyers with a grade 2 (see page 14 for an explanation of Euler Hermes grades).

Buyer Portfolio Risk Profile - Grade Detail															
Policy #	Policy Holder Name	Buyer ID	Year Reference	Nationality	Buyer Name	Country	Buyer Grade	Country Code	Currency	Requested Amount	Approved Amount	Acceptance Rate	Temporary Credit Limit Amount	Temporary Credit Limit Expiry Date	Limit Conditions
0000000001	My Company Name	387	MyContract 237	FR	My Buyer Name 237	France	02	AF1	USD	42,000	42,000	100.00%	0		
0000000001	My Company Name	6777	MyContract 6777	FR	My Buyer Name 6777	France	02	AF1	USD	774,000	774,000	100.00%	0		
0000000001	My Company Name	6778	MyContract 6778	IE	My Buyer Name 6778	Ireland	02	AK3	USD	1,200,000	1,200,000	100.00%	0		
0000000001	My Company Name	14488	MyContract 14488	FR	My Buyer Name 14488	France	02	AF1	USD	976,000	976,000	100.00%	0		
0000000003	My Company Name	1687	MyContract 1687	BE	My Buyer Name 1687	Belgium	02	AK2	USD	420,000	420,000	100.00%	0		
0000000002	My Company Name	1688	MyContract 1688	BE	My Buyer Name 1688	Belgium	02	AK1	USD	420,000	420,000	100.00%	0		
0000000002	My Company Name	1683	MyContract 1683	BE	My Buyer Name 1683	Belgium	02	AK2	USD	420,000	420,000	100.00%	0		
Total										2,942,000	2,942,000	100.00%	0		

By Total Approved Amount

Click on the total of the approved amount of your credit limit requests to get the detailed Buyer Risk Profile by Amount report, organized by grade and by policy (as seen below).

Buyer Risk Profile by Amount - Approved Amount											
01	02	03	04	05	06	07	08	09	10	11A	Policy Total
0000000001	1,347,000	2,621,000	28,472,000	91,217,301	47,389,496	26,912,436	7,991,240	587,390	21,500	0	905,000
0000000002	1,290,000	1,290,000	3,407,200	5,160,000	6,484,300	2,183,222	447,200	249,400	0	0	365,500
0000000003	0	0	0	0	782,500	301,000	0	103,200	13,700	0	1,200,500
Grade Total											
	2,537,000	3,913,000	32,826,400	96,377,301	56,859,796	24,778,252	7,826,440	836,790	124,700	13,700	1,265,700

By Period Comparison

Click on "Comparison with previous period" to see how your coverage has changed since the end of the previous month.

Buyer Portfolio Risk Profile

Comparison with previous period

Buyer Grade	Nb Buyers	Requested Amount	Approved Amount	Approved Amount %	Acceptance Rate	Temporary Credit Limit Amount
02	4	2,537,000	2,537,000	1.38%	100.00%	

Comparison (%)

Nb Buyers	Requested Amount	Approved Amount	Acceptance Rate	Temporary Credit Limit Amount
0.00%	0.00%	0.00%	0.00%	
0.00%	0.00%	0.00%	0.00%	
4.44%	0.59%	0.59%	0.00%	
1.06%	0.19%	0.20%	0.01%	
3.31%	2.49%	1.91%	-0.58%	
2.90%	2.53%	0.53%	-1.94%	
-1.05%	-2.02%	-4.01%	-2.02%	
5.38%	46.27%	-1.02%	-32.33%	
0.00%	0.36%	-48.62%	-41.00%	
0.00%	0.00%			
5.55%	4.18%	7.17%	2.87%	
2.87%	2.45%	8.63%	-1.77%	

2. Which reports do I choose?

a. Definition of Terms

- A **Credit Limit** is the maximum amount of credit that a supplier will extend to a buyer.
- An **Acceptance Rate** is the approved credit limit amount percentage in relation to the requested credit limit amount (i.e. $\text{Acceptance rate} = \frac{\text{Approved Amount}}{\text{Requested Amount}}$).
- A **Requested Credit Limit Amount** (or requested amount) is the amount of coverage that you have requested from us.
- An **Approved Credit Limit Amount** (or approved amount) is the amount of coverage approved by us.
- The **Euler Hermes Buyer Grade** is an indicator of the financial health and credit worthiness of your buyers to predict their default risk.
- The **Euler Hermes Country Risk Rating** is an indicator of the country's political, environmental and economic risk.
- An **Active Credit Limit** is a positive credit limit which has not yet expired or been cancelled by the policyholder or a zero limit older than 24 months.
- A **Temporary Limit** is an approved credit limit with a validity end date.

b. Report definition

Acceptance Rate Reports

- **Acceptance Rate:** This report shows the changes in the acceptance rate for active credit limits during the last 12 months.
- **Acceptance Rate by Trade Sector:** This report shows the acceptance rate for credit limits in your buyer portfolio by trade sector.
 - **Acceptance Rate by Trade Sector – Detail:** This report shows the individual credit limits with their acceptance rates for buyers in the selected trade sector.
- **Acceptance Rate by Policy:** This report shows the acceptance rate for credit limits in your buyer portfolio by policy.
- **Acceptance Rate by Grade:** This report shows the acceptance rate for credit limits in your buyer portfolio by grade.
 - **Acceptance Rate by Grade – Detail:** This report shows the individual credit limits with their acceptance rates for buyers in your portfolio with the selected grade.

2. Which reports do I choose? (continued)

Buyer Risk Profile

- **Buyer Portfolio Risk Profile:** This report shows the distribution of the limits by buyer grade.
 - **Buyer Portfolio Risk Profile – Period Comparison:** This report shows the limits of distribution by buyer grade and compares the cover between the two selected months.
 - **Buyer Portfolio Risk Profile – Grade Detail:** This report shows the individual credit limits in your buyer portfolio by grade.
 - **Buyer Portfolio Risk Profile – Policy Detail – Requested Amount:** This report shows the total value of credit limit amounts requested by policy and buyer grade.
 - **Buyer Portfolio Risk Profile – Policy Detail – Approved Amount:** This report shows the total value of credit limit amounts approved by policy and buyer grade.
 - **Buyer Portfolio Risk Profile – Policy Detail – Temp. Credit Limit Amount:** This report shows the temporary credit limit amount by policy and buyer grade.
 - **Buyer Portfolio Risk Profile – Temporary Limit Detail:** This report shows the detail by grade and by policy of the temporary credit limits in the buyer portfolio, for the selected month.
- **Buyer Grade Changes by Grade:** This report shows the buyers for which the grade has changed during the selected month.
 - **Buyer Grade Changes by Grade:** This report shows the number of buyers for which the grade has changed during the selected month.
- **Country Risk Profile – Period Comparison:** This report shows credit limits according to the Euler Hermes country risk rating and displays the difference between the two selected periods.
 - **Buyer Detail Country Grade:** This report shows the individual credit limits in your buyer portfolio by country risk rating.
 - **Buyer Detail Country Grade – Compared Period:** This report shows the individual credit limits in your buyer portfolio by country risk rating and displays the difference between two periods.
- **Buyer Grade Changes by Country:** This report shows the number of buyers, by country, for which the buyer grade has changed during the selected month in the criteria panel.
 - **Buyer Grade Changes by Country – Buyer Detail (all changes):** This report shows the buyer detail, by country, for which the buyer grade has changed during the selected month.
- **Buyer Group Portfolio:** This report shows the credit limits and the corresponding acceptance rates on buyers that are part of a group organization.
 - **Buyer Group Portfolio – Detail:** This report shows the detail of credit limits and the corresponding acceptance rates grouped by buyer or policy.

Top Exposure/Response Time

- **Top Exposure:** This report shows the buyers in your portfolio for which you have the largest approved credit limits (20 maximum).
- **Exposure Month-by-Month:** This report shows the history of the total value of your portfolio's approved credit limits over a 12 months period.
- **Response Time:** This report shows an analysis of response times for credit limit requests during the selected month.
- **Credit Limit Request Activity:** This report shows the number of credit limits requested over the previous 12 months from the month selected in the criteria panel.
 - **Activity – Outstanding Credit Limit Requests:** This report shows the detail of credit limit requests for which a decision is still outstanding.

3. Administration module

This next section is dedicated to the user with administrative access to EH SmartView

The administrative user, which will be your default user if you only have one license, can access an administrator module that allows them to manage their different policy grouping as well as user access to their policies. The administrator can also modify language settings for the different EH SmartView users. Additional user licenses can be added for a fee.

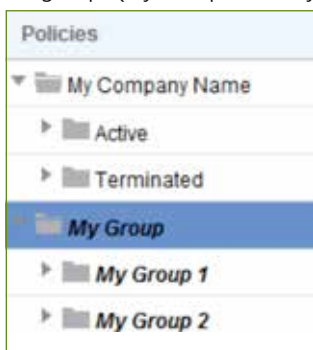
Access to the administration module

To access the administration module, simply click on the “key” icon that figures in the user menu.



Policy Grouping

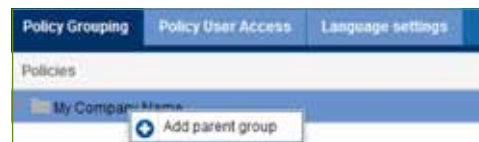
This section helps you organize and group your different Euler Hermes policies. All of your policies, both active and terminated, are regrouped in a default policy parent group folder labeled with your company name. By default, you will find another parent group (My Group) and two subgroups (My Group 1 and My Group 2) that you can use to create a policy hierarchy.



To create a new parent group, simply right click the default parent group, My Group, and select “Add parent group”.

Any changes made via the EH SmartView administration module will take effect on the following day.

Name your new parent group



Once your parent group has been created, right click on its folder to: create a new parent group, rename the parent group, add a group, delete a parent group, or change its position in the Policy Grouping section.



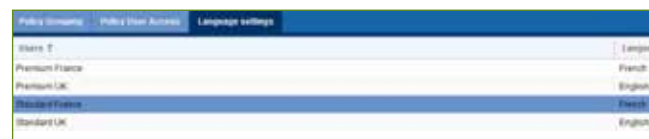
Policy User Access

Once access for additional users has been established, you can control which policies they may see in EH SmartView. Simply check or uncheck the boxes next to the policy number.



Language settings

Choose the language settings of your user accesses in the language setting section.



Understanding the different EH grades

In the different EH SmartView reports, you will come across two different types of grade: the **EH Buyer Grade** and the **EH Country Risk Rating**. The first helps you understand the financial health and credit worthiness of your different buyers, where the second analyzes the economic and political environments of a country. These two grades are the core of Euler Hermes' knowledge and will help you to avoid businesses and markets that may present a greater risk, as well as help you capture growth opportunities.

1. EH Buyer Grade

Our Euler Hermes Buyer Grade analyzes the financial health and credit worthiness of your buyers to predict their default risk.

We assign each of those customers a 'grade' that reflects the health of their activity and the way they conduct business.

To access the buyer grade, Euler Hermes risk underwriters combine proprietary Euler Hermes data with publicly available information.

Proprietary Euler Hermes data:

- Client information
- Payment performance data
- Network of risk information
- Special investigation teams

Publicly available information:

- Firms/Partnerships
- Limited companies
- Registered payment defaults
- Credit reference agencies

This data is analyzed within our worldwide database, helping us monitor over 40 million companies around the world. This database rates the default risk of your buyers from 1 being the lowest risk, to 10 being the highest.

The meaning of each EH Buyer Grade is summarized in the opposite table.

Grade	Meaning	Probability of loss
1	Exceptional	Virtually no risk of loss
2	Very strong	Minimal risk of loss
3	Strong	Low risk of loss
4	Good	Below average risk of loss
5	Average	Average risk of loss
6	Watch	Above average risk of loss
7	Weak	Increased risk of loss
8	Distressed	High risk of loss
9	Uninsurable	Very high risk of loss
10	Fail	

Grade NA – This grade is given to un-invoiceable companies (generally non-trading companies, like holdings)

Taking this risk assessment into account, our underwriters grant a specific credit limit up to which you can trade and be able to make a claim should something go wrong. This limit can be revised upward or downward as new information becomes available.

2. EH Country Risk Rating

In addition to the EH Buyer Grade, the EH Country Risk Rating analyzes the country's political, environmental and economic risk. It is the combination of two components:

The long-term risk (country grade), which results from a combination of three sub-ratings: the Structural Business Environment (SBE), which measures the well being of the business environment, the political risk, and the macroeconomic risk. These three sub-ratings are combined to give the final country rating represented by letters. AA represents the lowest long-term risk and proceeds down to A, BB, B, C and D, representing the highest long-term risk.

Rating	Definition
AA	Very low risk of payment disruption
A	Low risk of payment disruption
BB	Slight risk of payment disruption
B	Moderate risk of payment disruption
C	Serious risk of payment disruption
D	High risk of payment disruption

The short-term risk (country risk level), which results from a combination of two indicators: the Cyclical Risk Indicator (CRI) and the Financing Flows Indicator (FFI). The first measures commercial risk as well as the business cycle and includes data on different businesses, especially insolvencies, while the second measures the financial strength of the economy. These two short-term indicators are combined to give you a number, from 1 to 4, with 1 being to lowest risk and 4 being the highest.

Rating	Definition
1 (Low)	Low risk of payment disruption
2 (Medium)	Moderate risk of payment disruption
3 (Sensitive)	Serious risk of payment disruption
4 (High)	High risk of payment disruption

For example, **if a country's risk rating is B1**, it means that the long-term risk is B (the fourth level) and that the short-term risk is 1 (the best level). The B can explain the country's difficult business environment, due to structural flaws, or its political uncertainty. However, short-term risk is low as both the CRI and FFI are at their lowest levels.

These Euler Hermes grades give you a greater understanding of your buyer portfolio and help you make more informed decisions about your business.

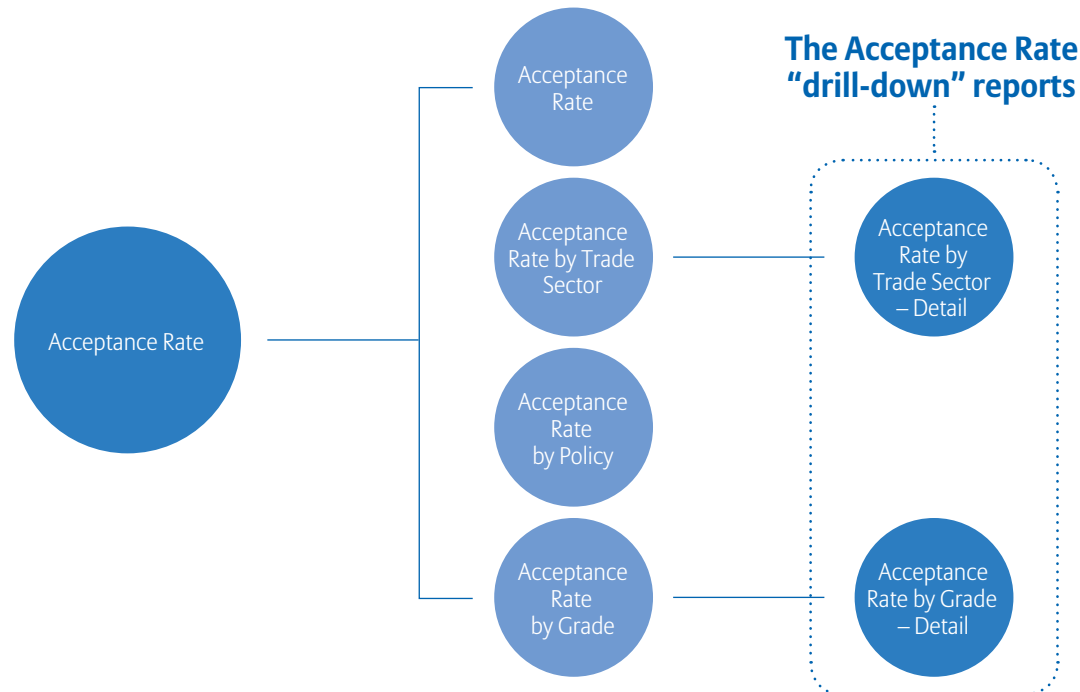
The EH SmartView reports available to you

EH SmartView offers multiple comprehensive reports to help you gain a deeper understanding of your buyer portfolio, enhance your policy review and optimize your risk monitoring experience. Your EH SmartView reports are divided into three main categories:

Acceptance Rate, Buyer Risk Profile and Exposure/Response Time. From these main categories, you can “drill-down” to more detailed reports for a more focused view on your risk management.

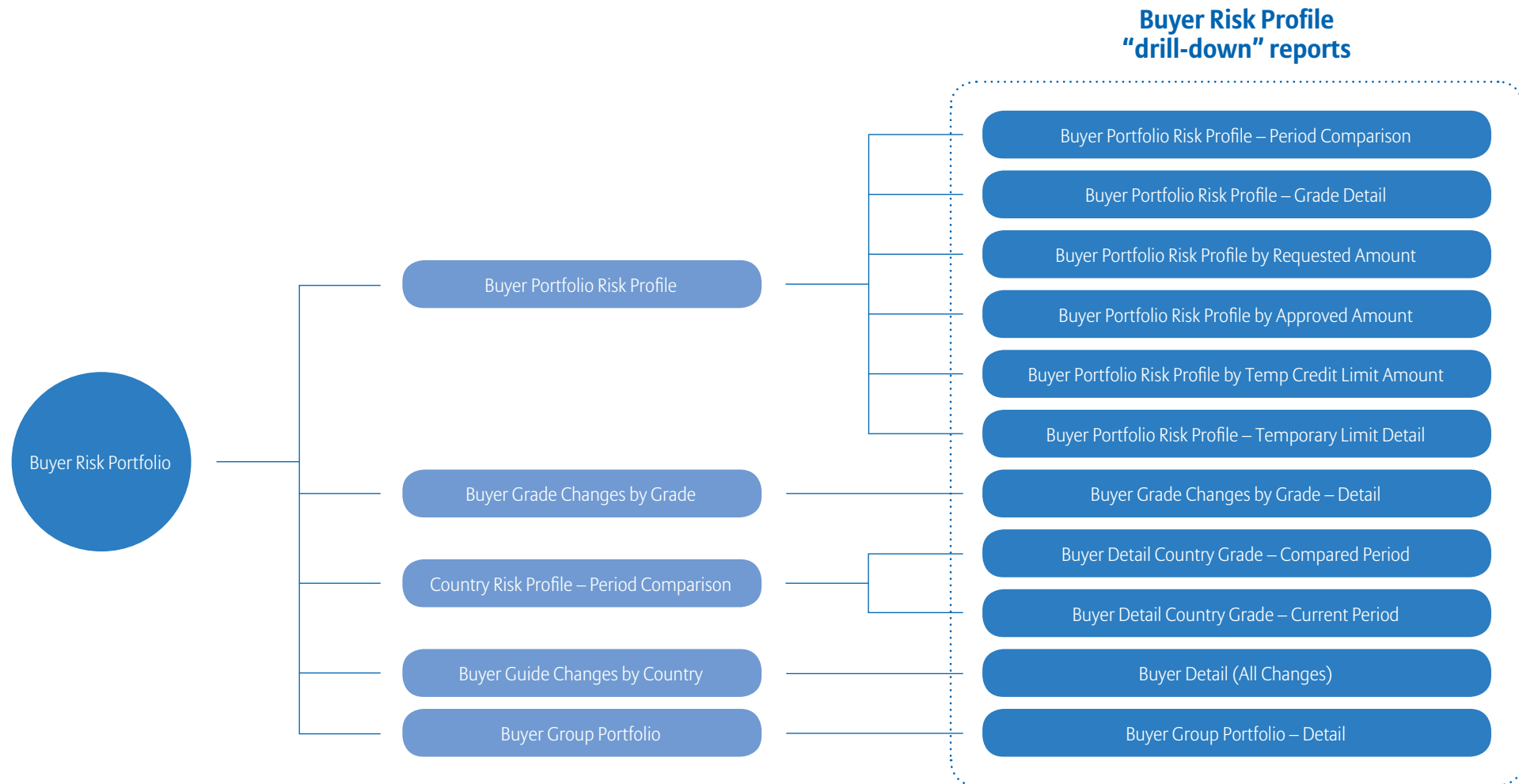
1. Acceptance Rate

Your Acceptance Rate reports give you the changes in the acceptance rate for your active credit limits during the last 12 months. You may view them according to your trade sectors, policy or buyer’s grade and can access your buyer’s detail by trade sector and by grade.



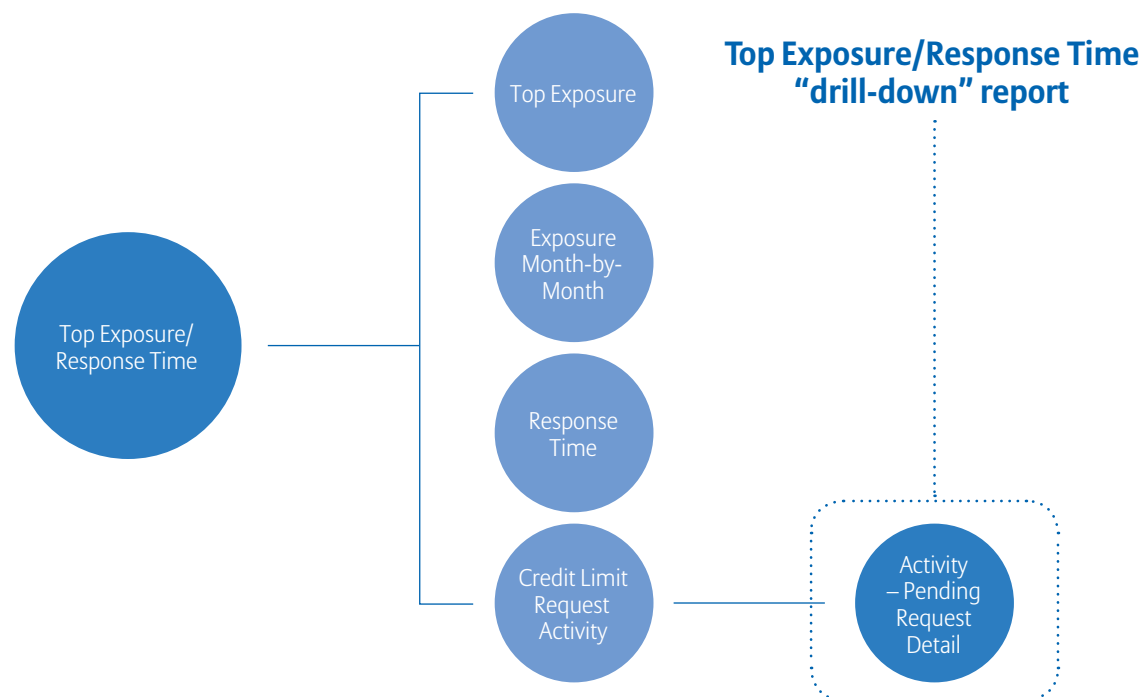
2. Buyer Risk Profile

These comprehensive reports give you the different distributions of your credit limits. They are filtered by Buyer or Country Grade, by comparative periods, or by buyer group.



3. Exposure/Response Time

The exposure/response time reports available to you give your top exposures (maximum 20) and their evolution as well as Euler Hermes' response time to your credit limit requests.



Need more information on EH SmartView? Please contact your account manager at 888-269-5653.

Frequently Asked Questions

1. GETTING STARTED / USER ACCESS

How do I start using EH SmartView

SmartView is an added benefit for policyholders which will be enabled upon renewal for existing clients or when new clients establish their policy. Access will be granted through your EOLIS user portal. To sign into EH SmartView, simply log on to your EOLIS account, go to the “useful links” tab and click on the EH SmartView link. Once you have access to EH SmartView, you can begin exploring all the different risk monitoring possibilities. See more on page 3.

How can multiple users access EH SmartView? Do all of them have access to the same data?

As an added value, one license is provided to each client at no additional cost. If additional licenses are required, they can be purchased for \$300 per year. Once you’ve subscribed to “x” number of licences, you will have 1 administrator-level license and “x-1” user-level licenses. The administrator is able to view all data and grant user access to specific policies within EH SmartView, through the “Policy User Access” section. See more on page 8.

Can user access to EH SmartView be modified?

EH SmartView user access can be modified through the “Policy User Access” section. In this section, the administrator may grant or remove user access to any policy in your company’s portfolio.

If you wish to completely remove user access, or grant it to a new user, the administrator needs to contact ASD directly at 888-269-5653. See more on page 8.

How do I manage my policies within EH SmartView?

If you are the administrator, you have the ability to access and organize your different EH policies into groups. To do so, simply access the administration module and click on the “Policy Grouping” tab. You can then:

- Create new policy groups and subgroups
- Organize different policies in these groups and subgroups
- Delete or rearrange existing groups and subgroups

With this tool you can easily organize and structure your policies to optimize your risk management processes. See more on page 13.

Who do I contact if I have a problem with the tool?

If you ever encounter a problem with EH SmartView, please contact the Euler Hermes ASD team at 888-269-5653. See more on page 8.

How much does the service cost?

One SmartView license is valued at \$1,500 but provided free of charge as an added benefit of doing business with Euler Hermes. You will only incur a cost if you wish to purchase additional licenses, which are available for \$300 per year.

2. USER QUESTIONS

How does EH SmartView enhance my current policy?

With EH SmartView, you get a clear overview of your commercial activity and growth opportunities. You can monitor your buyers and the risks they present, your global and partial acceptance rates, as well as your top and month-by-month exposure levels. With the help of these reports and the reliability of the EH grading system, you can ask for an increase in coverage should a buyer's situation improve, helping you expand your business safely and securely. You can also monitor Euler Hermes' response times to your credit limit request and integrate this information into your business planning.

What is the EH SmartView Dashboard?

The EH SmartView Dashboard shows your main risk monitoring reports, which includes buyer portfolio risk profile, your top exposures and your global acceptance rate. The dashboard feature allows you to see at a glance your essential policy information and key performance indicators. See more on page 4.

What are the reports that help me monitor risk in my buyer portfolio?

There are a number of reports that help you monitor the credit worthiness of your buyers. If you want a global understanding of your buyer's risk level, the Buyer Portfolio Risk Profile sorts your buyers by grades, representing the varying levels of risks. You can then monitor a group of buyers under a certain grade or compare this report with a previous period. You can also monitor any changes in the credit worthiness of your buyers with the Buyer Grade Changes by Grade or Buyer Grade Changes by Country reports. These comprehensive reports are simple to understand and can be used to help you monitor your buyer's risk. See more on page 16.

I want to compare my different EH policies; what's the easiest way to do this?

There are several ways to compare and contrast different policies; the easiest of which is to select the desired policies in the criteria section on the left-hand side of the screen. To make selection even easier, you can group a variety of policies in the administration module under "Policy Grouping." Once you've grouped the different policies you want to compare, you only have to click the policy group in the left-hand panel to view at any time. See more on page 9.

Is the information in EH SmartView up-to-date? How often do you update the data and the grades? Will I be notified of any changes?

EH SmartView will hold your policy and buyer history for the last 24 months. Our risk monitoring tool has the most up-to-date information on your different acceptance rates, buyers, exposures and response times. This information is refreshed daily, so you are always kept up to date on the credit worthiness of your buyers and the newest business opportunities. See more on page 14.

How do I export reports?

You can export any reports in excel or pdf format, for user customization. To do so, simply access the desired report, and select the format in which you wish to extract in the user menu. You may then customize or integrate these reports into presentations of your own. See more on page 8.